

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: MONEY ORDER DEBIT FROM STORED VALUE FUND the specification of which was filed on October 26, 2001 as Application No. _____10/045,632__.

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Prior Foreign Application(s)

(0)			Priority Claimed Under
Country	Application No.	Date of Filing	35 USC 119
			1

Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

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Inventor 4:	MACFARLANE	JACKIE	М.	
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Inventor 6:	ABRAHAMS	SUSAN	F.	
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Inventor 8:	BAIG	AAMER	Ali	
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Residence &	City:	State/Foreign Country:	Country of Citizenship:	
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Inventor 11:	YODER	JAMES	R.	
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Citizenship:	Chicago	Illinois	United States	
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. 1441033.		_1		

Full Name of Inventor 12:	Last Name: GOLUB	First Name: MATT	Middle Name or li F.	nitial:
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Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

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Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
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Susan M. Milberger	Jeff D. Sherrard	Amy M. Dunker
Date 11-27-01	Date	Date
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
Jackie M. Macfarlane	Eric L. Platte	Susan F. Abrahams
Date	Date 11-27-01	Date
Signature of Inventor 7	Signature of Inventor 8	Signature of Inventor 9
Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
Date	Date	Date
Signature of Inventor 10	Signature of Inventor 11	Signature of Inventor 12
James E. Cowell	James R. Yoder	Matt F. Golub
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Address:			Middle Name or Ir	<u> </u>
Full Name of	Last Name:	First Name:	R.	nual.
nventor 11:	YODER	JAMES		1:
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Full Name of Inventor 12:	Last Name: GOLUB	First Name: MATT	Middle Name or Ir	nitial:
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Susan M. Milberger	Jeff D. Sherrard	Amy M. Dunker
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Jackie M. Macfarlane	Eric L. Platte	Susan F. Abrahams
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Signature of Inventor 7	Signature of Inventor 8	Signature of Inventor 9
Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
Date	Date	Date
Signature of Inventor 10	Signature of Inventor 11	Signature of Inventor 12
James E. Cowell	James R. Yoder	Matt F. Golub
Date	Date 11/26/2001	Date



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Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
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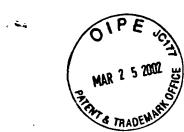
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Susan M. Milberger	Seff D. Sherrard	i) →~ > >
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James E. Cowell	James R. Yoder	Matt F. Golub
Date	Date	Date



As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: MONEY ORDER DEBIT FROM STORED VALUE FUND the specification of which was filed on October 26, 2001 as Application No. 10/045.632

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PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

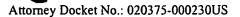
Full Name of Inventor 1:	Last Name: MILBERGER	First Name: SUSAN	Middle Name or Initial:	
Residence & Citizenship:	City: Englewood	State/Foreign Country: Colorado	Country of Citize United States	•
Post Office Address:	Post Office Address: 7599 South Willow Circle	City: Englewood	State/Country: Colorado	Postal Code: 80112
Full Name of Inventor 2:	Last Name: SHERRARD	First Name: JEFF	Middle Name or Initial: D.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizer United States	•
Post Office Address:	Post Office Address: 14634 West Auburn Court	City: Lakewood	State/Country: Colorado	Postal Code: 80228

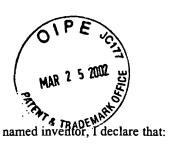
Full Name of	Last Name: DUNKER	First Name:	Middle Name or Initial:	
Inventor 3:		State/Foreign Country:	Country of Citizenship:	
Residence & Citizenship:	City: Castle Rock	Colorado	United States	
Post Office	Post Office Address:	City:	State/Country: Postal Code:	
Address:	1025 Purple Sage Loop	Castle Rock	Colorado 80138	
	Last Name:	First Name:	Middle Name or Initial:	
Full Name of	MACFARLANE	JACKIE	M.	
Inventor 4:		State/Foreign Country:	Country of Citizenship:	
Residence &	City: Parker	Colorado	Ireland	
Citizenship:	Post Office Address:	City:	State/Country: Postal Code:	
Post Office	12318 Summit Ridge Road	Parker	Colorado 80138	
Address:	 		Middle Name or Initial:	
Full Name of	Last Name: PLATTE	First Name: ERIC	L.	
Inventor 5:			1 -	
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Citizenship:				
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Full Name of	Last Name:	First Name:	Middle Name or Initial:	
Inventor 6:	ABRAHAMS	SUSAN	F.	
Residence &	City:	State/Foreign Country:	Country of Citizenship:	
Citizenship:	Atlanta	Georgia	United States	
Post Office	Post Office Address:	City:	State/Country: Postal Code:	
Address:	3734 Powers Ferry Road	Atlanta	Georgia 30342	
Full Name of	Last Name:	First Name:	Middle Name or Initial:	
Inventor 7:	NEOFYTIDES	CHERYL	L.	
Residence &	City:	State/Foreign Country:	Country of Citizenship:	
Citizenship:	Foral Park	New York	United States	
Post Office	Post Office Address:	City:	State/Country: Postal Code:	
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Inventor 8:	BAIG	AAMER	Ali	
Residence &	City:	State/Foreign Country:	Country of Citizenship:	
Citizenship:	Forest Hills	New York	India	
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Address:	111 - 32 76th Avenue, Apt. 3J	Forest Hills	New York 11375	
Full Name of	Last Name:	First Name:	Middle Name or Initial:	
Inventor 9:	KARAS	PETER	M.	
Residence &	City:	State/Foreign Country:	Country of Citizenship:	
Citizenship:	Lakewood	Colorado	United States	
Post Office	Post Office Address:	City:	State/Country: Postal Code:	
Address:	115 Flower Street	Lakewood	Colorado 80226	
Full Name of	Last Name:	First Name:	Middle Name or Initial:	
Inventor 10:	COWELL	JAMES	E.	
Residence &	City:	State/Foreign Country:	Country of Citizenship:	
Citizenship:	Littleton	Colorado	United States	
Post Office	Post Office Address:	City:	State/Country: Postal Code:	
	2509 West Long Circle	Littleton	Colorado 80120	
Address:	 		Middle Name or Initial:	
Full Name of	Last Name: YODER	First Name: JAMES	R.	
Inventor 11:				
Residence &	City:	State/Foreign Country:	Country of Citizenship: United States	
Citizenship:	Chicago	Illinois		
Post Office	Post Office Address:	City:	State/Country: Postal Code:	
Address:	1902 West Henderson	Chicago	Illinois 60657	

Full Name of Inventor 12:	Last Name: GOLUB	First Name: MATT	Middle Name or li	nitial:
Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizer United States	iship:
Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

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Susan M. Milberger	Jeff D. Sherrard	Amy M. Dunker
Date	Date	Date
Signature of Inventor 4 Male Mafal	Signature of Inventor 5	Signature of Inventor 6
Jackie M. Macfarlane	Eric L. Platte	Susan F. Abrahams
Date 1//23/9	Date	Date
Signature of Inventor 7	Signature of Inventor 8	Signature of Inventor 9
Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
Date	Date	Date
Signature of Inventor 10	Signature of Inventor 11	Signature of Inventor 12
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Full Name of Inventor 2:	Last Name: SHERRARD	First Name: JEFF	Middle Name or Initial: D.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizen United States	•
Post Office Address:	Post Office Address: 14634 West Auburn Court	City: Lakewood	State/Country: Colorado	Postal Code: 80228

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Inventor 3:	DUNKER	AMY	<u>M.</u>	
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Address:	1702 West Helidel Still	Cuicago		1

Full Name of Inventor 12:	Last Name: GOLUB	First Name: MATT	Middle Name or Initial: F.	
Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizen United States	
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Jackie M. Macfarlane	Eric L. Platte	Susan F. Abrahams
Date	Date	Date
Signature of Inventor 7	Signature of Inventor 8	Signature of Inventor 9
Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
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Signature of Inventor 10	Signature of Inventor 11	Signature of Inventor 12
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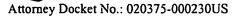
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Inventor 4:	MACFARLANE	JACKIE	M.	
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Full Name of	Last Name:	First Name:	Middle Name or Initial:	
Inventor 5:	PLATTE	ERIC	L.	
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Inventor 11:	YODER	JAMES	R.	
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Full Name of	Last Name:	First Name: MATT	F.	
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Citizenship: Post Office	Post Office Address:	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670
Address:	276 Highwood Avenue			

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Jackie M. Macfarlane Date Signature of Inventor 7	Eric L. Platte Date Signature of Inventor 8	Susan F. Abrahams Date Signature of Inventor 9
Cheryl L. Neofytides // Date 11/27/01	Aamer Ali Baig Date Signature of Inventor 11	Peter M. Karas Date Signature of Inventor 12
Signature of Inventor 10 James E. Cowell Date	James R. Yoder Date	Matt F. Golub Date





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Date	Date	Date
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
Jackie M. Macfarlane	Eric L. Platte	Susan F. Abrahams
Date	Date	Date
Signature of Inventor 7	Signature of Inventor 8	Signature of Inventor 9
Cheryl L. Neofytides	Aarner Ali Baig	Peter M. Karas
Date	Date 2-19-02	Date
Signature of Inventor 10	Signature of Inventor 11	Signature of Inventor 12
James E. Cowell	James R. Yoder	Matt F. Golub
Date	Date	Date 12-3-0/



As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: MONEY ORDER DEBIT FROM STORED VALUE FUND the specification of which was filed on October 26, 2001 as Application No. ______10/045,632___.

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

			Priority Claimed Under
Country	Application No.	Date of Filing	35 USC 119
	·		

Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

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I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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